



RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS.SENATE.GOV/REFORM

Minnesota: The Cost of Inaction

Minnesota Families Suffer

Minnesota insurance premiums skyrocket

- ✓ In 1997, family health insurance purchased through an employer cost \$5,064.
- ✓ In 2006, the same family health insurance cost \$11,395.
- ✓ By 2016, the same insurance is projected to cost \$25,640, a 125 percent increase over 2006, which will consume 41.1 percent of projected Minnesota median family income.

More uninsured Minnesotans

- ✓ Every day, 190 Minnesotans lose their health insurance.
- ✓ During the last two years, 1,105,000 Minnesotans under age 65 went without health insurance for some time, which is 24.1 percent of the under 65 population.
- ✓ In 2007, 453,544 Minnesotans under age 65 were uninsured for the entire year, which is 9.9 percent of the under 65 population.

Minnesotans pay higher premiums due to the uninsured

- ✓ Minnesota families pay a “hidden tax” of \$400 on their health insurance premiums due to the unpaid costs of care for the uninsured.

Fewer choices due to consolidated market

- ✓ The two largest health insurance companies in Minnesota have a combined market share of 76 percent.

Minnesota Businesses Suffer

Fewer Minnesotans have health coverage at work

- ✓ In 2002, 75.3 percent of Minnesotans under age 65 had employer-sponsored health insurance.
- ✓ In 2007, 69.5 percent of Minnesotans had coverage through their employer.

Fewer Minnesota small businesses offer health coverage

- ✓ In 2000, 43.3 percent of small businesses were able to offer health insurance coverage to their employees.
- ✓ In 2006, 37.7 percent of small businesses offered health benefits.

Minnesota Economy Suffers

Health care spending climbs

- ✓ In 2004, Minnesota spent \$29.5 billion on health care.
- ✓ This spending level represents \$5,795 per capita, and is 13.7 percent of the Gross State Product.

Lost economic output of the uninsured due to shorter lives and poorer health

- ✓ This year, the Minnesota economy will lose \$1.3 billion - \$2.6 billion due to the shorter lives and poorer health of the uninsured.